

United States Bankruptcy Court

Eastern District of Texas

Case No. 09-41376

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kurt M. Reavely
9504 Timber Wagon Dr.
McKinney, TX 75070

Ginger M. Reavely
9504 Timber Wagon Dr.
McKinney, TX 75070

Social Security No.:

xxx-xx-9301

xxx-xx-6627

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/21/09

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0540-4
Case: 09-41376

User: carterl
Form ID: B18

Page 1 of 1
Total Noticed: 32

Date Rcvd: Sep 21, 2009

The following entities were noticed by first class mail on Sep 23, 2009.

db/jdb +Kurt M. Reavely, Ginger M. Reavely, 9504 Timber Wagon Dr., McKinney, TX 75070-4978
tr Janna L. Countryman, P. O. Box 941166, Plano, TX 75094-1166
tr +Michelle Chow, 5401 N. Central Expressway Suite 218, Dallas, TX 75205-3378
5402339 Allan - Easton, 1892 N 1120 E, Provo, UT 94604
5402340 +Bank of America, 100 N Broadway, St Louis, MO 63102-2798
5402342 +CBE Group, 131 Tower Park Ste 100, Waterloo, IA 50701-9588
5402343 +Collin County Tax Assessor Collector, P.O. Box 8006, McKinney, TX 75070-8006
5402344 +Comcast, 9602 S 300 W, Sandy, UT 84070-3340
5402346 +Credit Service of Logan, 180 N Main St, Logan, UT 84321-4541
5402347 Express Recovery Services, P.O. Box 26415, Salt Lake City, UT 84126-0415
5402348 +Hansen, Wright & Eddy, 388 W Center Street, Orem, UT 84057-4659
5402351 +Joseph, Mann & Creed, 20600 Chargin Blvd Ste 550, Shaker Heights, OH 44122-5340
5402352 +Kacy Borlik, 1892 N 1120, W Provo, UT 84604-1179
5402353 +Kevin G Richards, 746 East 1910 S Ste 5, Provo, UT 84606-6228
5402354 +Law Office of Richard D. Kinkade, 2121 W Airport Freeway, Suite 400, Irving, TX 75062-6098
5402358 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO Financial, P.O. Box 41457, Philadelphia, PA 19101-1457)
5402355 +Mel Hanks & Sons, 131 S Main, Salem, UT 84653-9561
5402357 National Creditors Association, P.O. Box 802803, Dallas, TX 75380-2803
5402359 +Progressive Insurance, P.O. Box 94812, Cleveland, OH 44101-4812
5402365 +River Collection, P.O. Box 992, Elk River, MN 55330-0992
5402366 +Santanquin City, 45 West 100 South, Santanquin, UT 84655-8009
5402367 +Shepherd's, 77 E 1300 N, Spanish Fork, UT 84660-1025
5402368 +U.S. Trustee, Eastern District of Texas, 110 N College St., Ste 300, Tyler, TX 75702-7231
5402369 US Bank, P.O. Box 200005, Owensboro, KY 42304-6205
5402370 +Willies Landing, P.O. Box 687, Santaquin, UT 84655-0687

The following entities were noticed by electronic transmission on Sep 22, 2009.

tr +EDI: QMHCHOW.COM Sep 21 2009 21:28:00 Michelle Chow, 5401 N. Central Expressway Suite 218,
Dallas, TX 75205-3378
5402338 EDI: AAEO.COM Sep 21 2009 21:28:00 Aaron's, P.O. Box 102746, Atlanta, GA 30368-2746
5402340 +EDI: BANKAMER2.COM Sep 21 2009 21:28:00 Bank of America, 100 N Broadway,
St Louis, MO 63102-2798
5402341 +E-mail/Text: denise@bonnncoll.com Bonneville, P.O. Box 150621,
Ogden, UT 84415-0621
5402345 +EDI: CCS.COM Sep 21 2009 21:28:00 Credit Collection Services, P.O. Box 55126,
Boston, MA 02205-5126
5402349 +EDI: HFC.COM Sep 21 2009 21:28:00 HSBC Auto, 6602 Convoy Ct, San Diego, CA 92111-1009
5402350 EDI: IRS.COM Sep 21 2009 21:28:00 Internal Revenue Service, Special Procedures - Insolvency,
P.O. Box 21126, Philadelphia, PA 19114-0326
5402356 +E-mail/Text: sagelinnell@north-american-recovery.com N.A.R.,
5225 Wiley Post Way #410, Salt Lake City, UT 84116-2561
5402360 Fax: 801-356-9324 Sep 22 2009 01:11:39 Provo Postal Credit Union, P.O. Box 1545,
Provo, UT 84603-1545

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5402361* Provo Postal Credit Union, P.O. Box 1545, Provo, UT 84603-1545
5402362* Provo Postal Credit Union, P.O. Box 1545, Provo, UT 84603-1545
5402363* Provo Postal Credit Union, P.O. Box 1545, Provo, UT 84603-1545
5402364* Provo Postal Credit Union, P.O. Box 1545, Provo, UT 84603-1545

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2009

Signature:

